

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RANDY M. RUNYAN
LISA A RUNYAN
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-10599

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 22, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/12/2017 and confirmed on 10/3/17 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		75,149.65
Less Refunds to Debtor	2,857.92	
TOTAL AMOUNT OF PLAN FUND		72,291.73

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,729.00	
Trustee Fee	3,193.15	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,922.15

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CARRINGTON MORTGAGE SERVICES LLC Acct: 7076	0.00	45,442.02	0.00	45,442.02
	CARRINGTON MORTGAGE SERVICES LLC Acct: 7076	16,115.46	16,115.46	0.00	16,115.46
	M & T BANK Acct: 9709	1,417.81	1,417.81	195.39	1,613.20
					63,170.68

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	RANDY M. RUNYAN Acct:	0.00	0.00	0.00	0.00
	RANDY M. RUNYAN Acct:	1,226.00	1,226.00	0.00	0.00
	RANDY M. RUNYAN Acct:	1,226.00	1,226.00	0.00	0.00
	RANDY M. RUNYAN Acct:	405.92	405.92	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,729.00	3,729.00	0.00	0.00
	CARRINGTON MORTGAGE SERVICES LLC Acct: 7076	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	UNITED STATES DEPARTMENT OF EDUC/ Acct: 3249	0.00	0.00	0.00	0.00
	MIDLAND CREDIT MANAGEMENT INC Acct: 3959	0.00	0.00	0.00	0.00
	MRS ASSOCIATES INC Acct: 3191	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC, ASSIGNEE	899.96	186.39	0.00	186.39

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5419				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct: 9709				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: 8613				
	LVNV FUNDING LLC	9,717.13	2,012.51	0.00	2,012.51
	Acct: 2754				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	UDREN LAW OFFICES PC++	0.00	0.00	0.00	0.00
	Acct: 3446				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 5419				
	CITIBANK NA**	0.00	0.00	0.00	0.00
	Acct: 6149				
	TD AUTO FINANCE	0.00	0.00	0.00	0.00
	Acct: 2222				
					2,198.90
TOTAL PAID TO CREDITORS					65,369.58

TOTAL CLAIMED
PRIORITY 0.00
SECURED 17,533.27
UNSECURED 10,617.09

Date: 12/22/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
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IN RE:

RANDY M. RUNYAN

LISA A RUNYAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-10599

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Randy M. Runyan
Lisa A. Runyan
Debtors

Case No. 17-10599-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Dec 22, 2022

Form ID: pdf900

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Randy M. Runyan, Lisa A. Runyan, 12771 Route 219, Ridgway, PA 15853-4525
sp	+ Christopher P. Doherty, Doherty, Cella, Keane & Associates, LLP, 100 Cummings Center, Suite 335-N, Beverly, MA 01915-6123
14642004	+ Elk County Domestic Relations, P.O. Box 448, Ridgway, PA 15853-0448
14642009	+ PASDU, P.O. Box 69111, Harrisburg, PA 17106-9111
14642012	+ Udren Law Offices, P.C., c/o Salvatore Carollo, Esquire, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2022 23:45:03	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14642001	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 22 2022 23:40:00	Bank of America Home Loans, P.O. Box 5170, Simi Valley, CA 93062-5170
14717471	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 22 2022 23:41:00	Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14642002	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2022 23:45:35	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
15518581	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 22 2022 23:41:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14642003	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2022 23:57:36	Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
14642005	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Dec 22 2022 23:41:00	Great Lakes/U.S. Dept of Education, P.O. Box 530229, Atlanta, GA 30353-0229
14718681	Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2022 23:45:12	LVNV Funding LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675
14697125	Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2022 23:45:26	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14642006	Email/Text: camanagement@mtb.com	Dec 22 2022 23:41:00	M&T Bank, Consumer Lending Department, P.O. Box 4091, Buffalo, NY 14240
14695311	+ Email/Text: camanagement@mtb.com	Dec 22 2022 23:41:00	M&T Bank, PO Box 1508, Buffalo, N.Y. 14240-1508
14642008	^ MEBN	Dec 22 2022 23:38:19	MRS Assoc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016

District/off: 0315-1

User: auto

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Date Rcvd: Dec 22, 2022

Form ID: pdf900

Total Noticed: 22

14642007	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2022 23:41:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14711849	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2022 23:45:37	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14642010	+ Email/PDF: clerical@simmassociates.com	Dec 22 2022 23:45:35	SIMM Associates, Inc., 800 Pencader Drive, Newark, DE 19702-3354
14642011	+ Email/Text: jaxbanko@td.com	Dec 22 2022 23:40:00	TD Auto Finance, P.O. Box 9223, Farmington, MI 48333-9223
14712258	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Dec 22 2022 23:41:00	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		CARRINGTON MORTGAGE SERVICES, LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Lisa A. Runyan thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Randy M. Runyan thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6